



Order Filed on April 18, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
KML LAW GROUP, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
[dcarlon@kmlawgroup.com](mailto:dcarlon@kmlawgroup.com)  
Attorneys for Secured Creditor  
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC  
f/k/a Quicken Loans Inc.

In Re:

Yoysett Baker-Gonzalez, Joel Gonzalez

Debtors.

Case No.: 21-15842 RG

Rosemary Gambardella

**CONSENT ORDER TO PAY AMENDED PROOF OF CLAIM**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: April 18, 2022**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Page 2

Debtors: Yoysett Baker-Gonzalez, Joel Gonzalez  
Case No.: 21-15842 RG  
Caption: **CONSENT ORDER TO PAY AMENDED PROOF OF CLAIM**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc., holder of a mortgage on real property located at 127 Halsted Road, Elizabeth, NJ, 07208, Denise Carlon appearing, by way of amended proof of claim and consent order, and this Court having considered the representations of attorneys for Secured Creditor and Bruce W. Radowitz, Esquire, attorney for Debtors, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage of the amended claim of Secured Creditor (Claim #23) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to the claim and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

I hereby agree and consent to the above terms and conditions:

*/s/ Denise Carlon, Esq.*

\_\_\_\_\_  
DENISE CARLON, ESQ., ATTORNEY FOR SECURED  
CREDITOR

Dated: 4/6/2022

I hereby agree and consent to the above terms and conditions:

*/s/ Bruce Radowitz, Esq.*

\_\_\_\_\_  
BRUCE W. RADOWITZ, ESQ., ATTORNEY FOR DEBTOR

Dated: 4/5/2022

In re:  
Yoysett I. Baker-Gonzalez  
Joel Gonzalez  
Debtors

Case No. 21-15842-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Apr 18, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Yoysett I. Baker-Gonzalez, Joel Gonzalez, 127 Halsted Road, Elizabeth, NJ 07208-1114

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2022 at the address(es) listed below:

Name	Email Address
Bruce W. Radowitz	on behalf of Joint Debtor Joel Gonzalez torreso78@gmail.com r45676@notify.bestcase.com
Bruce W. Radowitz	on behalf of Debtor Yoysett I. Baker-Gonzalez torreso78@gmail.com r45676@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigcf@gmail.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Apr 18, 2022

Form ID: pdf903

Total Noticed: 1

John R. Morton, Jr.

on behalf of Creditor American Honda Finance Corporation [ecfmail@mortoncraig.com](mailto:ecfmail@mortoncraig.com) [mortoncraigecf@gmail.com](mailto:mortoncraigecf@gmail.com)

Marie-Ann Greenberg

[magecf@magtrustee.com](mailto:magecf@magtrustee.com)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 8